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In the specification:

Please replace the paragraph beginning on page 67, line 9 with the following paragraph:

-- Suite 229 has a database refresh layer (DBS) 237 provided therein and adapted to accept return information from layer 235 for the purpose of recording the information for future use. A database filer module 267 is provided within layer 237 and adapted to create a new member item for user 203 (Fig. 10) and to write the returned data thereto. In this way, the new site is included in a list of user-registered sites for data gathering and summary presentation taught in the cross-referenced applications.--

In addition, please replace the paragraph beginning on page 67, line 27 with the following paragraph:

-- A user notification module 271 is provided within layer 237 and adapted to notify a user upon successful registration and in some cases failed registration attempts. It may be that a site disqualifies a particular user from registration based on information such as credit rating or some other criteria. In this event, a notice would be sent to the user. A user presentation module 273 is provided and adapted to present any summary or refresh data to a user if it was requested before registration. Such data may be returned along with registration confirmation and log-in data. Module 273 is also used during normal summary gathering operations after registration and inclusion of the target site into a user's list of registered sites.--